

AMENDMENTS TO THE SPECIFICATION

Please replace paragraph [0013] with the following marked-up version of the paragraph:

[0013] While the panorama of company structures is available to most industries in the United States, to date, banks have not used the limited liability company ("LLC") as a corporate organizational vehicle. Interestingly, corporate law and banking regulations do not exclude banks from this particular option. However, no bank has opted to organize as an LLC to take advantage of its tax pass through status.